

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Case No. 22-20096 CMB
	:	
Amy L. Rhodes,	:	Chapter 13
	:	
Debtor,	:	Document No. 57
	:	
Amy L. Rhodes,	:	
	:	
Movant,	:	
	:	
vs.	:	
	:	
No Respondents.	:	

CONSENT ORDER TO APPROVE POST  
PETITION AUTOMOBILE FINANCING

AND NOW COMES the Debtor, Amy L. Rhodes, by her Counsel, Tremba, Kinney, Greiner & Kerr, LLC and Daniel R. White, Esquire, and Chapter 13 Trustee, Ronda J. Winnecour, by her Counsel, Kate DeSimone, and files the within Consent Order to Approve Post Petition Automobile Financing representing as follows:

1. This Consent Order is being sought on an emergency basis as Debtor has an immediate need to purchase a vehicle for personal use.
2. Movant is the Debtor in this Chapter 13 Bankruptcy proceeding having filed a Voluntary Chapter 13 petition on January 18, 2022.
3. The Debtor has a confirmed Chapter 13 plan dated February 4, 2022, which provides for a distribution to unsecured creditors with a plan payment of \$1,525.00 per month.
4. The Debtor has commenced monthly payments to the Trustee with payments being remitted through wage attachment. Debtor is in month 34 of a 60 month plan and is current with her plan payments.
5. The Debtor is seeking secured financing in order to purchase a vehicle for Debtor's personal use. Debtor's current vehicle, a 2015 Hyundai Sonata, was totaled in an auto accident on October 27, 2024.

Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED,** and **DECREED** that:

1. The Debtor's *Motion* is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a used vehicle on the following terms:
  - (a) the total amount of financing shall not exceed \$25,000.00 and interest rate

should not exceed 20%; and;

- (b) the monthly payments made under the financing agreement **shall not exceed** \$500.00/per month.
2. To the extent that Debtor secures financing for the purchase of a used vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtor shall file:
    - (a) an amended chapter 13 plan; and
    - (b) a report of purchase/financing.
  3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of purchase/financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
  4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the POSTPETITION AUTOMOBILE LENDER for the contract amount so long as sufficient supplemental funds are provided by Debtor.
  5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the POSTPETITION AUTOMOBILE LENDER.
  6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Daniel R. White, Esquire

Dated: November 15, 2024

OFFICE OF THE CHAPTER 13 TRUSTEE

TREMBA, KINNEY, GREINER & KERR

/s/Kate DeSimone

Kate DeSimone  
U.S. Steel Tower-Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566

/s/ Daniel R. White

Daniel R. White  
PA I.D. No. 78718  
1310 Morrell Avenue  
Connellsville, PA 15425  
724-628-7955  
Email: dwhite@westpalawyers.com  
Attorney for Debtor

Dated: November 18, 2024

  
UNITED STATES BANKRUPTCY COURT

FILED  
11/18/24 3:36 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Amy L. Rhodes  
Debtor

Case No. 22-20096-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 18, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ Amy L. Rhodes, 122 S. Beeson Ave., Uniontown, PA 15401-4258

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper logsecf@logs.com
Daniel R. White	on behalf of Debtor Amy L. Rhodes r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 18, 2024

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7